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Certificate of Notice Page 1 of 3 Eastern District of Pennsylvania

In re: Steven Lyles Debtor Case No. 18-11678-elf Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0313-2 User: dlv Page 1 of 1 Date Rcvd: Mar 28, 2018 Form ID: 309I Total Noticed: 10

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2018.

+Steven Lyles, 3839 Marshall Road, Drexel Hill, PA 19026-3504 db Delaware County DRS, 14077549 2nd & Orange Streets, Media, PA 19063

+FV-1, Inc. in Trust for Morgan Stanley, Mortgage Capital Holdings LLC, 8742 Lucent Blvd., 14072267

Suite 300, Littleton, CO 80129-2386

14077551 Specialized Loan Servicing, LLC, 8472 Lucent Blvd., Suite 300, Littleton, CO 80129

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: Perlick@verizon.net Mar 29 2018 01:49:30 ZACHARY PERLICK, 1420 Walnut Street, aty

Suite 718, Philadelphia, PA 19102

+E-mail/Text: bncnotice@ph13trustee.com Mar 29 2018 01:51:13 WILLIAM C. MILLER, Esq., tr

Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
E-mail/Text: bankruptcy@phila.gov Mar 29 2018 01:50:56 City of Philadelphia, sma

1515 Arch Street 15th Floor, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept,

Philadelphia, PA 19102-1595

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 29 2018 01:50:18 smg

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,

Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 29 2018 01:50:32 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Mar 29 2018 01:50:20 United States Trustee, ust

Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14077550\* +FV-1, Inc. in Trust for Morgan Stanley, Mortgage Capital Holdings LLC, 8742 Lucent Blvd., Suite 300, Littleton, CO 80129-2386

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2018 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2018 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor FV-I. INC. IN TRUST FOR MORGAN STANLEY MORTGAGE CAPITAL HOLDINGS LLC KMcDonald@blankrome.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

ZACHARY PERLICK on behalf of Debtor Steven Lyles Perlick@verizon.net, pireland1@verizon.net TOTAL: 4

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Information to	identify the case:	. age _ a. c
Debtor 1	Steven Lyles	Social Security number or ITIN xxx-xx-9973
	First Name Middle Name Last Name	EIN
Debtor 2		Social Security number or ITIN
(Spouse, if filing)	First Name Middle Name Last Name	EIN
United States Bank	cruptcy Court Eastern District of Pennsylvania	Date case filed for chapter 13 3/12/18
Case number: 18	3–11678–elf	

# Official Form 309I

### **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	Dalataria full marra	About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Steven Lyles	
2.	All other names used in the last 8 years		
3.	Address	3839 Marshall Road Drexel Hill, PA 19026	
4.	<b>Debtor's attorney</b> Name and address	ZACHARY PERLICK 1420 Walnut Street Suite 718 Philadelphia, PA 19102	Contact phone (215) 569–2922 Email: Perlick@verizon.net
5.	Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215–627–1377 Email: <u>ecfemails@ph13trustee.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (215)408–2800 Date: 3/28/18

For more information, see page 2

Debtor Steven Lyles

Case number 18–11678–elf

7	Meeting of creditors		
۲.	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.	May 9, 2018 at 1:00 PM	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107
	Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 7/8/18
		<ul> <li>You must file:</li> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	
		Deadline for all creditors to file a proof of clair (except governmental units):	n Filing deadline: 5/21/18
		Deadline for governmental units to file a proof claim:	of Filing deadline: 9/8/18
		Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt believe that the law does not authorize an exemption claims may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan  The debtor has filed a plan. This plan proposes payment to the trustee of 100.00 per month for 60 m hearing on confirmation will be held on: 5/29/18 at 10:00AM Location:Courtroom #1 – 900 Ma Philadelphia, PA 19107			
10	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ac extend the deadline in this notice. Consult an attorney familiany questions about your rights in this case.	ldress, you may file a motion asking the court to ar with United States bankruptcy law if you have
11	1. Filing a chapter 13 bankruptcy case  Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of a plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, a the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. Will remain in possession of the property and may continue to operate the business, if any, unless court orders otherwise.		confirms it. You may object to confirmation of the plan, if not enclosed, will be sent to you later, and if will be sent notice of the confirmation hearing. The
12	2. Exempt property	The law allows debtors to keep certain property as exempt. distributed to creditors, even if the case is converted to chap exempt. You may inspect that list at the bankruptcy clerk's of the law does not authorize an exemption that debtors claimed.	oter 7. Debtors must file a list of property claimed as office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> . If you believe that
13	B. Discharge of debts	Confirmation of a chapter 13 plan may result in a discla debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credi debtors personally except as provided in the plan. If yo discharge under 11 U.S.C. § 523(a)(2) or (4), you mus bankruptcy clerk's office by the deadline. If you believ of any of their debts under 11 U.S.C. § 1328(f), you must receive the objection by the deadline to object to	narge of debts, which may include all or part of e debts will not be discharged until all payments tors may never try to collect the debt from the ou want to have a particular debt excepted from t file a complaint and pay the filing fee in the e that the debtors are not entitled to a discharge ust file a motion. The bankruptcy clerk's office